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EXAMINER

OYEBISI, OJO O

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**BEFORE THE BOARD OF PATENT APPEALS
AND INTERFERENCES**

Application Number: 10/634,635
Filing Date: August 05, 2003
Appellant(s): REYES, THOMAS D.

Dan C. Hu
For Appellant

EXAMINER'S ANSWER

This is in response to the appeal brief filed 08/12/09 appealing from the Office action mailed 02/04/09.

(1) Real Party in Interest

A statement identifying by name and the real party in interest is contained in the brief.

(2) Related Appeals and Interferences

The examiner is not aware of any related appeals, interferences, or judicial proceedings which will directly affect or be directly affected by or have a bearing on the Board's decision in the pending appeal.

(3) Status of Claims

The statement of the status of claims contained in the brief is correct.

(4) Status of Amendments After Final

The appellant's statement of the status of amendments after final rejection contained in the brief is correct.

(5) Summary of Claimed Subject Matter

The summary of claimed subject matter contained in the brief is correct.

(6) Grounds of Rejection to be Reviewed on Appeal

The appellant's statement of the grounds of rejection to be reviewed on appeal is correct.

(7) Claims Appendix

The copy of the appealed claims contained in the Appendix to the brief is correct.

(8) Evidence Relied Upon

2004/0044606	Buttridge et al	3-2004
6,978,046	Robinson et al	12-2005

(9) Grounds of Rejection

The following ground(s) of rejection are applicable to the appealed claims:

DETAILED ACTION

Claim Rejections - 35 USC § 112

The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

Claims 1-16 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention. The specification as original filed does not provide support for the invention as now claimed i.e., determining the checking account of the particular account holder based on the payment information from the purchase transaction. The examiner searched the length and the breath of the appellant's specification but failed to find a single paragraph where this limitation is stated. Clarification is required.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the

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invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148

USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 1-35 are rejected under 35 U.S.C. 103(a) as being unpatentable over Buttridge et al (Buttridge hereinafter, Pub No.: US 2004/0044606) IN VIEW OF Robinson et al (Robinson hereinafter, US PAT: 6978046).

Re claim 1. Buttridge further discloses a computerized method for effecting payment by a check, comprising: electronically receiving payment information for a check drawing on a checking account of an account holder, the payment information comprising a date, a payee, a dollar amount, a legal amount, and a signature in response to receiving the payment information (see col.2 paras 0012-0017), determining the checking account of the particular account holder based on the payment information from the purchase transaction (Buttridge discloses at the point of sale receiving a transaction amount and the checking account information, see paras 0011. Inherently, Buttridge can use the received checking account information to determine the checking account of the particular account holder based on the payment information from the purchase transaction). Buttridge does not explicitly disclose, retrieving, from a storage location, storing a plurality of pre-stored image replacement document templates for each of a

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plurality of account holders, an image replacement document template associated with the checking account of the particular account holder used for the purchase transaction, the plurality of account holders comprising the particular account holder; and generating an image replacement document representative of the check by inserting the payment information into respective fields of the image replacement document template.

However, Robinson explicitly discloses an image replacement document template, and generating an image replacement document representative of the original document by inserting the information into respective fields of the image replacement document template (i.e., According to the invention, the creation of additional and/or replacement pages is automated so that manual labor and human errors are reduced. In various embodiments of the invention, the automated page creation is provided by automated creation of a template for a page of the existing document, see fig.2 element s1700, see col.2 lines 50-62, also see the abstract and the summary of the invention, the examiner maintains that Robinson system generates an image replacement document representative of any documents. Thus Robinson replacement image document generator can generate an image replacement document representative of a check).

Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Buttridge and Robinson so that manual labor and human errors are reduced when users generate additional and/or replacement pages for an existing document that are visually coherent with the predetermined visual design of the document.

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Re claim 2. Buttridge further discloses electronically transmitting customer's data to a third party (see paras 0051). It should be noted that Buttridge does not explicitly disclose image replacement document. However, Robinson explicitly discloses creating an image replacement document. Thus, since image replacement document is just a form of data, and since Buttridge already teaches transmitting customer's data to a third party, it would have been obvious to one of ordinary skill in the art to use the device of Buttridge to electronically transmit the image replacement document created in Robinson so that manual labor and human errors are reduced when users generate additional and/or replacement pages for an existing document that are visually coherent with the predetermined visual design of the document.

Re claim 3. Buttridge explicitly discloses the computerized method of claim 2, wherein the third party is selected from the group consisting of a payor bank, a payee bank, and an account holder for the check (see paras 0051).

Re claim 4. Buttridge discloses the computerized method of claim 1, further comprising transmitting customer's data to a third party (see paras 0051). It should be noted that Buttridge does not explicitly disclose printing the image replacement document and transmitting a printed version of the image replacement document to a third party.

However, Robinson discloses printing the image replacement document (see col.3 lines 42-50). Thus, since image replacement document is just a form of data, and since Buttridge already teaches transmitting customer's data to a third party, it would have been obvious to one of ordinary skill in the art to use the device of Buttridge to electronically transmit the image replacement document printed in Robinson to a third

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party so that manual labor and human errors are reduced when users generate additional and/or replacement pages for an existing document that are visually coherent with the predetermined visual design of the document.

Re claim 5. Buttridge further discloses the computerized method of claim 4, wherein the third party is selected from the group consisting of a payor bank, a payee bank, and an account holder for the check (see paras 0051).

Re claim 6. Buttridge further discloses the computerized method of claim 1, wherein the respective fields comprise a date field, a payee field, a dollar amount field, a legal amount field, and a signature field (see col.2 paras 0012-0017, see paras 0040)

Re claim 7. Buttridge does not explicitly disclose the computerized method of claim 1, wherein retrieving the image replacement document template comprises retrieving a name of the account holder, an address of the account holder, a routing and transit number, and an account number of the checking account. However, Robinson explicitly discloses wherein retrieving the image replacement document template comprises retrieving a name of the account holder, an address of the account holder, a routing and transit number, and an account number of the checking account (i.e., According to the invention, the creation of additional and/or replacement pages is automated so that manual labor and human errors are reduced. In various embodiments of the invention, the automated page creation is provided by automated creation of a template for a page of the existing document, see fig.2 element s1700, see col.2 lines 50-62, also see the abstract and the summary of the invention, the examiner maintains that Robinson system generates an image replacement document representative of any documents.

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Thus Robinson replacement image document generator can generate an image replacement document representative of a check). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Buttridge and Robinson so that manual labor and human errors are reduced when users generate additional and/or replacement pages for an existing document that are visually coherent with the predetermined visual design of the document.

Re claim 8. Buttridge does not explicitly disclose the computerized method of claim 1, wherein generating the image replacement document representative of the check comprises: generating an image of a completed check; generating an image replacement document identification section; generating a legal notification section; and generating a MICR section representative of the MICR line of the check. However, Robinson explicitly discloses generating the image replacement document (i.e., According to the invention, the creation of additional and/or replacement pages is automated so that manual labor and human errors are reduced. In various embodiments of the invention, the automated page creation is provided by automated creation of a template for a page of the existing document, see fig.2 element s1700, see col.2 lines 50-62, also see the abstract and the summary of the invention, the examiner maintains that Robinson system generates an image replacement document representative of any documents. Thus Robinson replacement image document generator can generate an image replacement document representative of a check). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Buttridge and Robinson so that manual labor and human errors are

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reduced when users generate additional and/or replacement pages for an existing document that are visually coherent with the predetermined visual design of the document.

Re claim 9. Buttridge further discloses Logic encoded in media for effecting payment by a check, the logic operable to perform the following steps: receive payment information for a check for a purchase transaction, the check drawing on a checking account of a particular account holder, the payment information comprising a date, a payee, a dollar amount, a legal amount, and a signature (see col.2 paras 0012-0017); in response to receiving the payment information: determine the checking account of the particular account holder based on the payment information from the purchase transaction (Buttridge discloses at the point of sale receiving a transaction amount and the checking account information, see paras 0011. Inherently, Buttridge can use the received checking account information to determine the checking account of the particular account holder based on the payment information from the purchase transaction. Buttridge does not explicitly disclose retrieve, from a storage location, storing a plurality of pre-stored image replacement document templates for each of a plurality of account holders, an image replacement document template associated with the checking account of the particular account holder used for the purchase transaction, the plurality of account holders comprising the particular account holder; and generate an image replacement document representative of the check by inserting the payment information into respective fields of the image replacement document template. However, Robinson explicitly discloses an image replacement document template. Robison further discloses

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generate an image replacement document representative of the original document by inserting the information into respective fields of the image replacement document template (i.e., According to the invention, the creation of additional and/or replacement pages is automated so that manual labor and human errors are reduced. In various embodiments of the invention, the automated page creation is provided by automated creation of a template for a page of the existing document, see fig.2 element s1700, see col.2 lines 50-62, also see the abstract and the summary of the invention, the examiner maintains that Robinson system generates an image replacement document representative of any documents. Thus Robinson replacement image document generator can generate an image replacement document representative of a check). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Buttridge and Robinson so that manual labor and human errors are reduced when users generate additional and/or replacement pages for an existing document that are visually coherent with the predetermined visual design of the document.

Re claim 10. Claim 10 is a parallel of claim 2. That is to say it recites similar limitations to claim 2, and thus rejected using the same art and rationale as in claim 2 supra.

Re claim 11. Claim 11 is a parallel of claim 3. That is to say it recites similar limitations to claim 3, and thus rejected using the same art and rationale as in claim 3 supra.

Re claim 12. Claim 12 is a parallel of claim 4. That is to say it recites similar limitations to claim 4, and thus rejected using the same art and rationale as in claim 4 supra.

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Re claim 13. Claim 13 is a parallel of claim 3. That is to say it recites similar limitations to claim 3, and thus rejected using the same art and rationale as in claim 3 supra.

Re claim 14. Claim 14 is a parallel of claim 6. That is to say it recites similar limitations to claim 6, and thus rejected using the same art and rationale as in claim 6 supra.

Re claim 15. Buttridge does not explicitly disclose the logic encoded in media of Claim 9, wherein the image replacement document template comprises a name of the particular account holder, an address of the account holder, a routing and transit number, and an account number of the checking account. However, Robinson explicitly discloses the creation of an image replacement document (i.e., According to the invention, the creation of additional and/or replacement pages is automated so that manual labor and human errors are reduced. In various embodiments of the invention, the automated page creation is provided by automated creation of a template for a page of the existing document, see fig.2 element s1700, see col.2 lines 50-62, also see the abstract and the summary of the invention, the examiner maintains that Robinson system generates an image replacement document representative of any documents. Thus Robinson replacement image document generator can generate an image replacement document representative of a check). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Buttridge and Robinson so that manual labor and human errors are reduced when users generate additional and/or replacement pages for an existing document that are visually coherent with the predetermined visual design of the document.

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Re claim 16. Buttridge does not explicitly disclose the logic encoded in media of Claim 9, wherein the image replacement document comprises: an image of a completed check; an image replacement document identification section; a legal notification section; and a MICR section representative of the MICR line of the check. However, Robinson explicitly discloses the creation of an image replacement document (i.e., According to the invention, the creation of additional and/or replacement pages is automated so that manual labor and human errors are reduced. In various embodiments of the invention, the automated page creation is provided by automated creation of a template for a page of the existing document, see fig.2 element s1700, see col.2 lines 50-62, also see the abstract and the summary of the invention, the examiner maintains that Robinson system generates an image replacement document representative of any documents. Thus Robinson replacement image document generator can generate an image replacement document representative of a check). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Buttridge and Robinson so that manual labor and human errors are reduced when users generate additional and/or replacement pages for an existing document that are visually coherent with the predetermined visual design of the document.

Re claim 17. Buttridge further discloses a computerized method for effecting payment by a check, comprising: generating, on an output device, an electronic image of a check drawing on a checking account of an account holder; receiving payment information for the check on the output device (see col.3 paras 0031, also see fig.1 element 22);

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generating a snippet of the payment information (see paras 0041). Buttridge does not explicitly disclose electronically transmitting the snippet to a remote location for generation of an image replacement document representative of the check based on the snippet. However, The secondary reference, Robinson, further discloses electronically transmitting the snippet to a remote location for generation of an image replacement document representative of the check based on the snippet (i.e., According to the invention, the creation of additional and/or replacement pages is automated so that manual labor and human errors are reduced. In various embodiments of the invention, the automated page creation is provided by automated creation of a template for a page of the existing document, see fig.2 element s1700, see col.2 lines 50-62, also see the abstract and the summary of the invention, the examiner maintains that Robinson system generates an image replacement document representative of any documents. Thus Robinson replacement image document generator can generate an image replacement document representative of a check). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Buttridge and Robinson so that manual labor and human errors are reduced when users generate additional and/or replacement pages for an existing document that are visually coherent with the predetermined visual design of the document.

Re claim 18. Buttridge further discloses the computerized method, wherein generating, on the output device, the electronic image of the check comprises: receiving a smart card at the output device and reading the smart card with the output device (see paras 0050). Buttridge does not explicitly disclose the smart card storing a check image

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template; and reading the stored check image template with the output device.

However, official notice is taken that it is old and well known in the art that smart cards do have memory that can store data/data images. Thus, as it is well known in the art, it would have been obvious to one of ordinary skill in the art to store the check image in a smart card. And since Buttridge output device is adapted to read smart card, the stored image can obviously be read by Buttridge's. One of ordinary skill in the art would have been motivated to do this in order to speed up the purchase transaction.

Re claim 19. Buttridge further discloses the computerized method of Claim 17, wherein receiving payment information for the check on the output device comprises receiving a date, a payee, a dollar amount, a legal amount, and a signature on the output device (see fig.7 element 747, also see paras 0040).

Re claim 20. Buttridge further discloses the computerized method of Claim 17, further comprising storing the snippet in a storage location (see fig.7 element 770).

Re claim 21. Buttridge further discloses the computerized method of Claim 17, wherein electronically transmitting the snippet to the remote location comprises electronically transmitting the snippet to a payee bank (see paras 0051).

Re claims 22. Buttridge further discloses Logic encoded in media for effecting payment by a check, the logic operable to perform the following steps: generate an electronic image of a check drawing on a checking account of an account holder on an output device; receive payment information for the check on the output device (see col.3 paras 0031, also see fig.1 element 22); generate a snippet of the payment information (see paras 0041). Buttridge does not explicitly disclose electronically transmit the snippet to a

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remote location for generation of an image replacement document representative of the check based on the snippet. However, Robinson explicitly discloses an image replacement document template, and generating an image replacement document representative of the original document by inserting the information into respective fields of the image replacement document template (i.e., According to the invention, the creation of additional and/or replacement pages is automated so that manual labor and human errors are reduced. In various embodiments of the invention, the automated page creation is provided by automated creation of a template for a page of the existing document, see fig.2 element s1700, see col.2 lines 50-62, also see the abstract and the summary of the invention, the examiner maintains that Robinson system generates an image replacement document representative of any documents. Thus Robinson replacement image document generator can generate an image replacement document representative of a check). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Buttridge and Robinson so that manual labor and human errors are reduced when users generate additional and/or replacement pages for an existing document that are visually coherent with the predetermined visual design of the document.

Re claim 23. Buttridge further discloses the logic encoded in media of Claim 22, wherein the logic is further operable to read a smart card associated with the account holder (see paras 0050). Buttridge does not explicitly disclose reading a check image template stored on a smart card associated with the account holder. However, official notice is taken that it is old and well known in the art that smart cards do have memory that can

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store data/data images. Thus, as it is well known in the art, it would have been obvious to one of ordinary skill in the art to store the check image in a smart card. And since Buttridge output device is adapted to read smart card, the stored image can obviously be read by Buttridge's. One of ordinary skill in the art would have been motivated to do this in order to speed up the purchase transaction.

Re claim 24. Buttridge further discloses the logic encoded in media of Claim 22, wherein the payment information comprises a date, a payee, a dollar amount, a legal amount, and a signature (see fig.7 element 747).

Re claim 25. Neither Buttridge nor Robinson further discloses the logic encoded in media of Claim 24, wherein the payment information is entered on the output device with a digital pen. However, official notice is taken that it is old and well known in the art that payment information is entered with a digital pen. Thus, it would have been obvious to one of ordinary skill in the art to incorporate this old and well known teaching into the combination of Buttridge and Robinson in order to speed up the purchase transaction.

Re claim 26. Buttridge further discloses the logic encoded in media of Claim 22, wherein the logic is further operable to store the snippet in a storage location (see fig.7 element 765).

Re claim 27. Buttridge further discloses the logic encoded in media of Claim 22, wherein the remote location is selected from the group consisting of a payee bank, a payor bank, and an image replacement document service provider (see paras 0051)

Re claim 28. Buttridge does not explicitly disclose the logic encoded in media of Claim 22, wherein the snippet comprises a file size of no more than about one kilobyte.

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However, this limitation is descriptive, but not functional. And thus, carries no patentable weight.

Re claim 29. Buttridge further discloses a computerized method for effecting payment by a check, comprising: generating, on an output device, an electronic image of a check drawing on a checking account of an account holder; receiving payment information for the check on the output device, the payment information comprising a date, a payee, a dollar amount, a legal amount, and a signature (see col.3 paras 0031, also see fig.1 element 22), generating a snippet of the payment information (see paras 0041) ; electronically transmitting the snippet to a remote location (see paras 0051); electronically receiving the snippet at the remote location (see paras 0051). Buttridge does not explicitly disclose in response to receiving the snippet, retrieving, from a storage location, an image replacement document template associated with the checking account; and generating an image replacement document representative of the check by inserting the payment information from the snippet into respective fields of the image replacement document template. However, Robinson explicitly discloses an image replacement document template, and generating an image replacement document representative of the original document by inserting the information into respective fields of the image replacement document template (i.e., According to the invention, the creation of additional and/or replacement pages is automated so that manual labor and human errors are reduced. In various embodiments of the invention, the automated page creation is provided by automated creation of a template for a page of the existing document, see fig.2 element s1700, see col.2 lines 50-62, also see the

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abstract and the summary of the invention, the examiner maintains that Robinson system generates an image replacement document representative of any documents. Thus Robinson replacement image document generator can generate an image replacement document representative of a check). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Buttridge and Robinson so that manual labor and human errors are reduced when users generate additional and/or replacement pages for an existing document that are visually coherent with the predetermined visual design of the document.

Re claim 30. Claim 30 recites similar limitations to claim 18, and thus rejected using the same art and rationale as in claim 18 supra.

Re claim 31. Claim 31 recites similar limitations to claim 2, and thus rejected using the same art and rationale as in claim 2 supra.

Re claim 32. Claim 32 recites similar limitations to claim 4, and thus rejected using the same art and rationale as in claim 4 supra.

Re claim 33. Claim 33 recites similar limitations to claim 6, and thus rejected using the same art and rationale as in claim 6 supra.

Re claim 34. Claim 34 recites similar limitations to claim 7, and thus rejected using the same art and rationale as in claim 7 supra.

Re claim 35. Claim 35 recites similar limitations to claim 8, and thus rejected using the same art and rationale as in claim 8 supra.

(10) Response to Argument

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In response to the appellant's argument concerning the rejection of claims 1-16 under 35 USC 112th, first paragraph. The appellant argues that the limitation, "determining the checking account of the particular account holder based on the payment information from the purchase transaction", recited in claims 1 and 9, complies with the written description requirement. The examiner asked the appellant for a paragraph in appellant's disclosure that provided support for the above mentioned claimed limitation. The appellant then pointed to page 12, line 28 - page 13, line of his specification for providing support for the stated limitation herein above. However, no where in these figures and pages did the examiner find the claimed limitation "determining the checking account of the particular account holder based on the payment information from the purchase transaction." Thus the examiner maintains the rejection of claims 1-16 under 35 U.S.C 112, first paragraph.

In response to the appellant's argument concerning the rejection of claims 1-16 under 35 USC 103 (a). The appellant further argues in substance that the combination of *Buttridge and Robinson* fails to disclose/teach the following limitations recited in Claim 1: determining the checking account of the particular account holder based on the payment information from the purchase transaction, retrieving, from a storage location, storing a plurality of pre-stored image replacement document templates for each of a plurality of account holders, an image replacement document template associated with the checking account of the particular account holder used for the purchase transaction, the plurality of account holders comprising the particular account holder; and generating an image replacement document representative of the check by inserting the payment

information into respective fields of the image replacement document template. Contrary to the appellant's assertion, Buttridge discloses that at the point of sale receiving a transaction amount and the checking account information, see paras 0011. Inherently, Buttridge can use the received checking account information to determine the checking account of the particular account holder based on the payment information received from the purchase transaction. Further, the secondary reference, Robinson explicitly discloses an image replacement document template, and generating an image replacement document representative of the original document by inserting the information into respective fields of the image replacement document template (i.e., The systems and methods according to this invention allow the scan/preparation user generate additional and/or replacement pages for an existing document that are visually coherent with the predetermined visual design theme of the document, see col.2 lines 50-62, also see "Once the attributes of the objects are identified, a template containing the attributes is synthesized. Once created, the template is saved in any desired template format for use with word processing software or the like. The template can then be used to create additional/replacement pages for the existing document that are visually coherent with the predetermined visual design theme of the document, " Robinson, col.3 lines 7-14). The examiner maintains that Robinson system generates an image replacement document representative of any documents. Thus Robinson replacement image document generator can generate an image replacement document representative of a check. The examiner further contends that Robinson can create a document template from a scanned input document and then use the template to create additional/replacement pages for the existing scanned input document. Thus since date, payee name, a dollar amount, a

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legal amount, and a signature are all data elements/information on a document/check, and since Robinson can scan input document for the creation of document template, Robinson can certainly scan all data elements/information on a document/check (i.e., date, payee name, a dollar amount, a legal amount, and a signature) for the creation of a replacement document template. In response to appellant's argument that the examiner fails to establish a *prima facie* case of obviousness based on the proposed Buttridge-Robinson combination, the examiner recognizes that references cannot be arbitrarily combined and that there must be some reason why one skilled in the art would be motivated to make the proposed combination of primary and secondary references. In re Nomiya, 184 USPQ 607 (CCPA 1975). However, the test for combining references is what the combination of disclosures taken as a whole would suggest to one of ordinary skill in the art. In re McLaughlin, 170 USPQ 209 (CCPA 1971). references are evaluated by what they suggest to one versed in the art, rather than by their specific disclosures. In re Bozek, 163 USPQ 545 (CCPA) 1969. In this particular case, the examiner expressly provides motivation for the combination of Buttridge-Robinson references. That is to say, with respect to claim 1, one of ordinary skill in the art would have been motivated to combine the teachings of Buttridge and Robinson so that manual labor and human errors are reduced when users generate additional and/or replacement pages for an existing document that are visually coherent with the predetermined visual design of the document.

In response to the appellant's argument concerning the rejection of claims 17, 19-22, and 24-28 under 35 USC 103 (a).

The appellant further argues that the proposed combination of Buttridge and Robinson fails to teach: electronically transmitting the snippet to a remote location for generation of an image replacement document representative of the check based on the snippet; and generating an image replacement document representative of the check by inserting the payment information from the snippet into respective fields of the image replacement document template. Contrary to the appellant's assertion, Buttridge discloses generating a snippet of the payment information and receiving the snippet at a remote location (i.e., after the two outputs are transferred and stored in the data storage units, e.g., on the hard drive of the store controller and/or central controller, the store controller sends a completion message to the cash register indicating the end of the transaction, at 170. Alternatively, the cash register may send the transaction and image data to the store controller and the store controller then **generates and forwards the required data to the batch data storage unit and to the authorization data storage unit**, see paras 0041). First, the authorization data storage unit is a remote location and the required data that is generated and forwarded to the third party authorization storage unit, taught by Buttridge, is akin to the appellant's claimed snippet of the payment information being generated and received. The secondary reference, Robinson, discloses electronically transmitting the snippet to a remote location for generation of an image replacement document representative of the check based on the snippet and generating an image replacement document representative of the check by inserting the payment information from the snippet into respective fields of the image replacement document template (i.e., According to the invention, the creation of additional and/or replacement pages is automated so that manual labor and human errors are reduced.

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In various embodiments of the invention, the automated page creation is provided by automated creation of a template for a page of the existing document, see fig.2 element s1700, see col.2 lines 50-62, also see the abstract and the summary of the invention, the examiner maintains that Robinson system generates an image replacement document representative of any documents. Thus Robinson replacement image document generator can generate an image replacement document representative of a check). The examiner further contends that Robinson can create a document template from a scanned input document and then use the template to create additional/replacement pages for the existing scanned input document.

(11) Related Proceeding(s) Appendix

No decision rendered by a court or the Board is identified by the examiner in the Related Appeals and Interferences section of this examiner's answer.

For the above reasons, it is believed that the rejections should be sustained.

Respectfully submitted,

/OJO O OYEBISI/

Primary Examiner, Art Unit 3695

Conferees:

/Charles R. Kyle/
Supervisory Patent Examiner, Art Unit 3695

Vincent Millin /vm/

Appeals Conference Specialist

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